

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A system for processing account payments, comprising:
a computer system comprising computer hardware, the computer system specially programmed to
~~control logic configured to~~ receive one or more payment transactions from a client, each payment transaction being received in one of at least two submission formats, the utilized submission format for each respective payment transaction dictating the processing of the payment transaction on a batch basis or on a real-time basis;
~~control logic configured to~~ determine, for each of the payment transactions, based at least in part on the submission format of the respective transaction, whether the payment transaction is to be processed on a batch basis or on a real-time basis;
~~control logic configured to~~ invoke a real-time process to process payment transactions that are determined to be processed on a real-time basis, the real-time process being invoked upon submission of the payment transactions that are determined to be processed on the real-time basis; and
~~control logic configured to~~ invoke a batch process to process payment transactions that are determined to be processed on a batch basis, the batch process being invoked at a designated time in a processing cycle without regard to timing of submission of the payment transactions that are determined to be processed on the batch basis;
wherein for each payment transaction processed by the real-time process, available credit relative to a corresponding account is adjusted in real-time based on information included in such payment transaction;

and wherein a payment transaction represents either a payment to be credited against a corresponding account or a reversal to be performed against the corresponding account to retract a previously made payment;

and wherein for a payment transaction that is a payment to be credited against a corresponding account, the available credit to the corresponding account is increased by at least a portion of the amount of the payment received.

2. (Original) The system according to claim 1 wherein upon adjusting the available credit relative to the corresponding account in real-time, the available credit is immediately accessible to an account holder of the corresponding account.

3. (Previously presented) The system according to claim 1 wherein a payment transaction represents a payment received from an account holder toward an amount owed on a credit account.

4. (Currently amended) The system according to claim 3 wherein for each transaction payment processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account, a payment amount identified in such payment transaction is applied in whole or in part to the available credit relative to the corresponding account in real-time in accordance with evaluation results derived from evaluating one or more attributes relating to the payment history of the corresponding account.

5. (Original) The system according to claim 3 wherein for each payment transaction processed by the real-time process, delinquency status relative to the corresponding account is updated in real-time based on information included in such payment transaction.

6. (Original) The system according to claim 5 wherein for each payment transaction processed by the real-time process, if such payment transaction represents a reversal to be performed against the corresponding account to retract the previously made payment, the delinquency status is restored to its value prior to the previously made payment.

7. (Original) The system according to claim 5 wherein for each payment transaction processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account and a payment amount identified in such payment transaction exceeds or equals to a delinquent amount relative to the corresponding account, the delinquency status is updated to non-delinquent in real-time.

8. (Currently amended) The system according to claim 1 ~~further comprising,~~
wherein the computer system is further specially programmed to:
~~control logic configured to~~ update in real-time one or more fraud attributes relating to the corresponding account for each payment transaction processed by the real-time process based on information included in the payment transaction.

9. (Original) The system according to claim 8 wherein the one or more fraud attributes are forwarded to a fraud prevention system to allow more timely monitoring of potential fraudulent activities concerning the corresponding account.

10. (Currently amended) The system according to claim 1 ~~further comprising,~~
wherein the computer system is further specially programmed to:
~~control logic configured to~~ forward information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to customer service.

11. (Currently amended) The system according to claim 1 ~~further comprising,~~
wherein the computer system is further specially programmed to:
~~control logic configured to~~ forward information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to collections.

12. (Currently amended) The system according to claim 1 ~~further comprising,~~
wherein the computer system is further specially programmed to:
~~control logic configured to~~ inform the client about status of the payment transactions processed by the real-time process.

13. (Original) The system according to claim 1 wherein the corresponding account is a credit card account.

14. (Original) The system according to claim 1 wherein the system is implemented in a combination of software[[,]] and hardware ~~or a combination of both.~~

15-32. (Canceled).

33. (Currently amended) A method for processing account payments, comprising:

receiving, by a computer system specially programmed to perform steps of the method, a plurality of payment transactions from a client, each payment transaction being received in one of at least two submission formats, each payment transaction being received over an electronic network or on a computer readable storage medium, the utilized submission format for each respective payment transaction dictating the processing of the payment transaction on a batch basis or on a real-time basis;

determining, by the computer system, for each of the plurality of payment transactions, based at least in part on the submission format of the respective payment transaction, whether the payment transaction is to be processed on a batch basis or on a real-time basis;

upon submission of payment transactions that are determined to be processed on a real-time basis, invoking, by the computer system, a real-time process to process such payment transactions;

invoking, by the computer system, a batch process at a designated time in a processing cycle to process payment transactions that are determined to be processed on a batch basis; and

for each payment transaction processed by the real-time process, adjusting, by the computer system, available credit relative to a corresponding account in real-time based on information included in such payment transaction;

wherein a payment transaction represents either a payment to be credited against a corresponding account or a reversal to be performed against the corresponding account to retract a previously made payment;

and wherein for a payment transaction that is a payment to be credited against a corresponding account, the available credit to the corresponding account is increased by at least a portion of the amount of the payment received.

34. (Original) The method of claim 33 further comprising:

upon adjusting the available credit relative to the corresponding account in real-time, rendering the available credit to be immediately accessible to an account holder of the corresponding account.

35. (Previously presented) The method of claim 33 wherein a payment transaction represents a payment received from an account holder toward an amount owed on a credit account.

36. (Currently amended) The method of claim 35 further comprising:

for each payment transaction processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account, applying a payment amount identified in such payment transaction in whole or in part to the available credit relative to the corresponding account in real-time in accordance with evaluation results derived from evaluating one or more attributes relating to the payment history of the corresponding account.

37. (Original) The method of claim 35 further comprising:

for each payment transaction processed by the real-time process, updating a delinquency status relative to the corresponding account in real-time based on information included in such payment transaction.

38. (Original) The method of claim 37 further comprising:

for each payment transaction processed by the real-time process, if such payment transaction represents a reversal to be performed against the corresponding account to retract the

previously made payment, restoring the delinquency status to its value prior to the previously made payment.

39. (Original) The method of claim 37 further comprising:

for each payment transaction processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account and a payment amount identified in such payment transaction exceeds or equals to a delinquent amount relative to the corresponding account, updating the delinquency status to non-delinquent in real-time.

40. (Original) The method of claim 33 further comprising:

updating in real-time one or more fraud attributes relating to the corresponding account for each payment transaction processed by the real-time process based on information included in the payment transaction.

41. (Original) The method of claim 40 further comprising:

forwarding the one or more fraud attributes to a fraud prevention system to allow more timely monitoring of potential fraudulent activities concerning the corresponding account.

42. (Original) The method of claim 33 further comprising:

forwarding information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to customer service.

43. (Original) The method of claim 33 further comprising:

forwarding information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to collections.

44. (Original) The method of claim 33 wherein the corresponding account is a credit card account.

45. (Currently amended) The method of claim 33 wherein the method is implemented in a combination of software[[,]] and hardware ~~or a combination of both~~.

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Claims 46-63. (Canceled).